

# FIRST TIME HOMEBUYER PROGRAM

## FREQUENTLY ASKED QUESTIONS

### What is the Program?

This is a loan program designed to help make homeownership affordable for families who might not otherwise be able to purchase a home.

### Who is Eligible?

- Individuals and families who have not owned a home in the past three years
- Certain exceptions for displaced homemakers and single-parents
- Income qualified

### What are the Income Qualifications?

The homebuyer must earn at or below 80% of the County median income. Current income figures per household size are listed in the Housing Program Income Qualifications hand-out.

### What are the Terms of the Loan?

- 30 Year Term
- 3% interest
- No payments until you sell or transfer your home or no longer live there as your primary residence
- Funds may be used for acquisition and nonrecurring closing costs. They cannot be used for recurring closing costs.
- Borrowers may begin making voluntary payments during the term of the loan and they are applied to principal.

### What is the Maximum Purchase Price of the Home?

The sales price of the home that you purchase cannot exceed **\$204,000 for an existing home** or **\$241,335 for a newly constructed home**. This figure is adjusted periodically. Please check for current maximums before you make an offer.

### What is the Maximum Amount of County assistance?

The maximum assistance amount is \$85,000. County assistance cannot exceed 50% of total indebtedness. The actual amount is based on the difference between what you can afford to pay and the cost of the home.

### Do I Need a Down Payment?

Yes. In order to participate in the program, borrowers must contribute a minimum down payment of 3% of the total purchase price. Please keep in mind that you will also need funds for closing costs.

### Do I Need a Primary Loan?

Yes. You must obtain a conventional, FHA, USDA, CHF, CalHFA or other 30-year or higher, fixed rate loan for the maximum amount that you can qualify for from your lender. The program also allows you to use FHA 203K Acquisition/Rehabilitation Loans and other types of loans that combine acquisition and renovation costs into one loan.

### **Am I Required to Take a Homeowner Education Class?**

Yes, you will be required to take a homeowner education class covering topics such as how to purchase your first home, what to look for in a loan, escrow procedures, budgeting, credit, and home maintenance. You are encouraged to take the class as soon as possible but must have completed the course prior to making an offer on a home.

You must complete **one** of the following classes:

- Amador-Tuolumne Community Action Agency (ATCAA) First Time Homebuyer Class. Please register by calling ATCAA at (209) 533-1397, extension # 0.
- NeighborWorks Home Ownership Center Stockton – They offer an online homebuyer education class with a phone counseling follow-up session. You are required to take both the online class and complete your phone counseling session. To take the online class, please go to <http://www.ehomeamerica.org/nwstock>. You will sign up and enter a price discount code "HOME25" for the Tuolumne County Program only. After completing the online class, you will call to schedule your phone counseling session by either calling (209) 473-4363 x3100 or email [Juana@nwsac.org](mailto:Juana@nwsac.org).

### **What Homes Qualify?**

- Must be located within the unincorporated areas of the County of Tuolumne.
- Can be new construction or previously owned single-family or town homes (attached or detached).
- Can be a manufactured home on a permanent foundation on a single-family lot.
- Must be a modest, lower-priced, starter home with a maximum of three bedrooms and two bathrooms on less than one acre of land. No in-ground pool or spa allowed.
- Must be owner-occupied or vacant at the time you make an offer.

### **What if the Home Needs Repairs?**

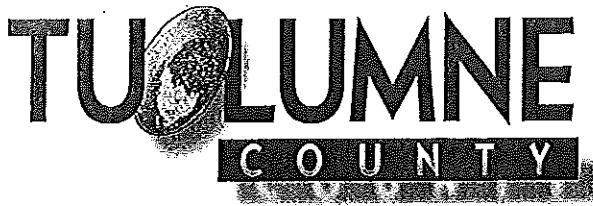
If the home needs repairs you can work with your primary lender to secure a loan that will allow you to acquire and renovate your home. FHA 203K and USDA Direct are two loan products that combine acquisition and rehabilitation costs. Our program can be used with these types of loans where acquisition and renovation costs are combined into one loan.

### **How Do I Apply or Find Out More about the Program?**

When program funds are available, assistance to homebuyers is on a first-come, first-served basis. To apply or to find out more about the program, please contact Sheila Shanahan in the Community Resources Agency Housing Division at (209)533-6904 or [sshanahan@co.tuolumne.ca.us](mailto:sshanahan@co.tuolumne.ca.us). If funds are not available when you contact us, we can place your name on a list of interested parties and contact you when funding becomes available.

When you apply, you will be asked to provide a pre-approval letter from a lender along with their loan application and a copy of your credit report. You will also fill out the County's loan application and provide back-up information about your income, assets and other data. In addition, you will need to provide proof that you have funds for the minimum down payment, which is 3% of the purchase price of the home.





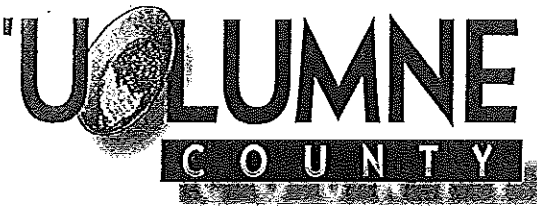
Community Resources Agency  
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## HOUSING PROGRAM INCOME QUALIFICATIONS

Current Maximum Income Effective as of May 1, 2014	
Number in Household	Maximum Gross Annual Income
1	\$35,350
2	\$40,400
3	\$45,450
4	\$50,500
5	\$54,550
6	\$58,600
7	\$62,650
8	\$66,700

This is the maximum gross annual household income to qualify for the County of Tuolumne First-Time Homebuyer, Green First-Time Homebuyer, WISH Down Payment Assistance and Housing Rehabilitation for Homeowners Programs. All sources of income are counted from all members of the household that live in the home including wages, business income, Social Security, retirement income, disability, child support, cash aid, unemployment benefits, income from assets, and other sources of income.

These figures change annually and may go up or down. Please contact the County of Tuolumne Housing Division at (209) 533-6904 or go to <http://ca-tuolumnecounty.civicplus.com/housing> for current information.



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## WISH PROGRAM DOWN PAYMENT MATCHING GRANT FOR FIRST TIME HOMEBUYERS

### What is the WISH Program?

The Federal Home Loan Bank (FHLB) Workforce Initiative Subsidy for Homeowners (WISH) Program provides down payment matching funds for first-time homebuyers participating in the County of Tuolumne's First Time Homebuyer Programs through grants secured by Oak Valley Community Bank and Union Bank on behalf of the County of Tuolumne.

### What is a Down Payment Matching Grant?

The WISH program provides up to \$15,000 for each participating household, matching up to \$3 for each \$1 contributed by the homebuyer(s). Borrowers are required to contribute a *minimum down payment of 3% of the purchase price of the home*. WISH funds are in addition to the borrower's down payment. For example, if a homebuyer contributes \$5,000 for down payment and closing costs they would receive a forgivable grant in the amount of \$15,000 from the FHLB.

### How may WISH Program funds be used?

First-time homebuyers who qualify for the program can use WISH funds toward down payment and closing costs in connection with the purchase of a home to be used as their primary residence.

### Does the buyer have to pay the WISH grant back?

The WISH Grant is forgiven after five years as long as the homeowner continues to own the home. If they sell the home during the five years, they repay the grant on a pro rata basis.

### How does a household qualify for the County first time homebuyer programs?

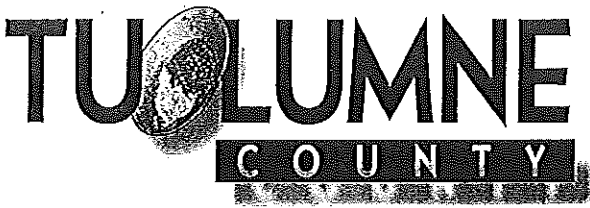
To qualify for these programs, a homebuyer must qualify for a primary loan through a lender.

### How does the WISH Program fit with the County's other first time homebuyer programs?

The WISH Program is only available to first time homebuyers who are participating in the County of Tuolumne's First Time Homebuyer or Green First Time Homebuyer Loan Programs and meet program qualifications. The WISH Program will be used in conjunction with the County loan programs. The homebuyer would receive both a loan(s) and a grant that combined would help cover acquisition, closing costs and a portion of the down payment.

### Where to apply?

To apply or to find out more about the WISH or other County homebuyer programs, please contact Sheila Shanahan in the County of Tuolumne Community Resources Agency Housing Division at (209)533-6904 or [sshanahan@co.tuolumne.ca.us](mailto:sshanahan@co.tuolumne.ca.us). Information is also available on the County's website at [www.tuolumnecounty.ca.gov](http://www.tuolumnecounty.ca.gov).



## COUNTY OF TUOLUMNE FIRST TIME HOMEBUYER GREEN PROGRAM

The County of Tuolumne Green First Time Homebuyer Program provides silent second mortgages to lower income households purchasing homes in the unincorporated area of the County that have certain green building and universal design (accessibility) features.

### Maximum Purchase Price

Under this program, the sales price of the home for 2014 must be at or below \$241,335. This limit is adjusted annually.

### Maximum Loan Amount

The maximum loan amount is \$57,000. However, the loan can be coupled with other programs. If funds are available under the County's regular first time homebuyer program, the County can provide both loans to the same borrower for a maximum assistance amount of \$85,000. However, the maximum sales price for the regular homebuyer program may be lower. Please request a copy of the program hand-out for the County First Time Homebuyer Program for more information or contact staff (contact information below).

### Maximum Qualifying Income of Borrower

The homebuyer must earn at or below 80% of the County median income. This is the same standard used in the County's regular first time homebuyer program. Current income figures per family size are listed in the Housing Program Income Qualifications Hand-out.

### First Time Buyers

As with the County's regular first time homebuyer program, participants must be first-time homebuyers which are defined as individuals and families who have not owned a home in the past three years. There are certain exceptions for displaced homemakers and single-parents.

### Loan Terms

The loan terms are identical to the County's regular program. Loans are 30-year, 3% simple interest loans that are deferred for the term of the loan. Borrowers make no payments for 30 years or until they sell or transfer the home or no longer live there as their primary residence. Funds may be used for acquisition and non-reoccurring closing costs. They cannot be used for re-occurring closing costs. Borrowers must be able to obtain a 30-year or higher, fixed rate loan for the maximum amount that they qualify for from their lender based on income and credit.

### Down Payment

In order to participate in the program, borrowers must contribute a minimum down payment of 3% of the total purchase price.

### Types of Homes that Qualify

- Located within the unincorporated area of the County of Tuolumne,
- Newly constructed single-family or town homes (attached or detached),
- New Manufactured home on a permanent foundation on a single-family lot,
- Must be a lower-priced, starter home,
- Must meet certain green and universal design standards listed below.

## Green Building and Universal Design Requirements

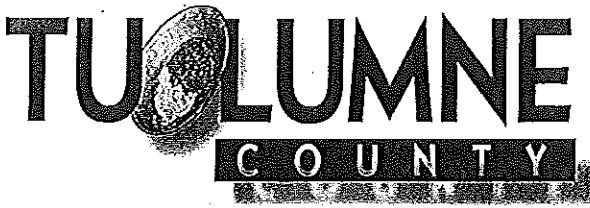
Homes purchased under this program must meet certain green building and universal design (accessibility) standards (see charts). Newer homes already meet some of the standards because the same requirements have been required under the California Building Code for a number of years. With some modification, newer homes can qualify for this program.

<b>Required Green Features</b>
Use engineered lumber- <ul style="list-style-type: none"><li>• Beams and Headers, and</li><li>• Wood I-Joists or web trusses for floors and ceilings.</li></ul>
Use Oriented Strand Board (OSB) in Floor, Wall and Roof sheathing.
Provide effective air sealing - <ul style="list-style-type: none"><li>• Seal sole plates,</li><li>• Seal exterior penetrations at plumbing, electrical and other penetrations,</li><li>• Seal top plate penetrations at plumbing, electrical, cable and other penetrations,</li><li>• Weather-strip doors and attic access openings,</li><li>• Seal penetrations in interior equipment closets and rooms, and</li><li>• Seal around bathtub drain penetrations in raised floors.</li></ul>
Install and flash windows in compliance with window installation protocols.
Exterior Doors - <ul style="list-style-type: none"><li>• Insulated or solid core.</li><li>• Flush, paint or stain grade shall be metal clad or have hardwood faces.</li><li>• Factory primed on six sides with a one year warranty.</li></ul>
Select durable non-combustible roofing materials which carry a three-year contractor installation guarantee.
Install gas storage water heater with an Energy Factor (EF) of 0.62 or greater and a capacity of at least 30 gallons for one- and two- bedroom units and 40 gallons for three-bedroom units or larger.
Use water saving fixtures or flow restrictors- <ul style="list-style-type: none"><li>• Kitchen and Service Areas &lt; 2 gallons per minute (gpm).</li><li>• Bathroom Sinks &lt; = 1.5 gallons per minute (gpm).</li><li>• Showers and Bathtubs &lt; = 2.5 gallons per minute (gpm).</li></ul>
Use Low-VOC paint and stain. <ul style="list-style-type: none"><li>• Flat interior wall/ceiling paints &amp; stains &lt; 50gpl VOCs.</li><li>• Non-flat wall/ceiling paints &amp; stains &lt;150gpl VOCs.</li></ul>
Floor coverings <ul style="list-style-type: none"><li>• Light and medium traffic areas shall have vinyl or linoleum at least 3/32" in thickness.</li><li>• Heavy traffic areas shall have vinyl or linoleum at least 1/8" in thickness.</li><li>• Carpet shall comply with U.S. Department of Housing and Urban Development/Federal Housing Administration UM 44C, or alternatively, cork, bamboo, linoleum, or hardwood floors shall be provided in all other floor areas.</li></ul>
Install ENERGY STAR® appliances- <ul style="list-style-type: none"><li>• Dishwashers</li><li>• Refrigerators</li><li>• Clothes washers</li><li>• Heating/cooling systems.</li></ul>
<b>Homes Must Meet 1 of the Following 2 Green Items</b>
Use plant and tree species that require low water use in sufficient quantities and install irrigation system using only low-flow drip, bubblers, or low-flow sprinklers.
Install ENERGY STAR® Ceiling Fans in living areas and all bedrooms; install a whole house fan with insulated louvers; or install an economizer.
<b>Required Universal Design (Accessibility) Standards</b>
Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of the unit.
Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width.
Reinforce walls around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed.
Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor.
Install lever handles on all doors and plumbing fixtures.

## How to Apply

Interested borrowers may contact Sheila Shanahan, Housing Program Coordinator for the County at 533-6904 or [sshanahan@co.tuolumne.ca.us](mailto:sshanahan@co.tuolumne.ca.us). Applicants will be served on a first come, first served basis until funds are exhausted.





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## DOWN PAYMENT ASSISTANCE PROGRAMS AVAILABLE IN TUOLUMNE COUNTY

Many potential homebuyers have difficulty saving for a down payment for a home and are looking for resources that can assist with down payment and closing costs. There are a number of programs available in Tuolumne County that can help.

### PLATINUM DOWN PAYMENT GRANT

The Golden State Finance Agency, formerly known as the California Homebuyers Fund is a sister organization of the Rural County Representatives of California (RCRC) of which Tuolumne County is a member. They offer a number of assistance programs for homebuyers and homeowners who reside in RCRC member counties.

The Golden State Finance Agency Platinum Program helps low-to-moderate income homebuyers purchase a home by providing a non-repayable grant for down payment and/or closing costs.

- Grant sized up to 5% of the primary loan amount,
- Program NOT limited to first-time homebuyers,
- Home will be the primary residence,
- Household income does not exceed program income limits, The homebuyer must apply for the Program through a CHF Platinum Participating Lender, and
- Conventional, FHA, VA, and USDA 30-year mortgages are allowed.

This program can assist a wider segment of clients because the borrower does not have to be a first-time homebuyer and the income limits are much higher than for other assistance programs. As of January 27, 2015, the maximum household income for borrowers in Tuolumne County was \$78,315 (please visit their website for current maximum income information).

A number of local lenders participate in this program. For more information, you can visit the program website at <http://www.chfloan.org/> or call toll-free (855) 740-8422.

### MORTGAGE CREDIT CERTIFICATES

Mortgage Credit Certificates (MCC) are issued to first-time homebuyers who can then file for a tax credit on their federal income taxes equal to a portion of the annual mortgage interest paid. It is a dollar-for-dollar reduction in federal income tax liability.

The program is offered through the Golden State Finance Agency and is available in Tuolumne County because the County is a member agency of the Rural County Representatives of California (RCRC) which is a sister organization.

The MCC rate for this Program is 20%, which means that 20% of the annual mortgage interest paid can be taken as a tax credit. (The remaining 80% of mortgage interest paid can still be taken as an itemized tax deduction).

For example, if a borrower secures a \$200,000 loan at 4.5% interest, he or she would pay approximately \$9,000 in interest in the first year. The tax credit would equal 20% of this interest. The homeowner would receive an annual tax credit of \$1,800.

The MCC remains in effect for the life of the mortgage loan, so long as the home remains as the principal residence. The amount of the annual mortgage credit is calculated on the basis of 20% of the total interest paid on the mortgage loan for that year.

Homebuyers apply for the MCC Program through a participating lender (see program website for a list of lenders). The participating lender will perform an initial qualification and assist the homebuyer in completing the MCC submission forms. The lender then submits the MCC application at the same time the loan application is submitted for approval.

The four basic qualifications are:

1. The homebuyer must be a "first-time" homebuyer (cannot have owned a home within three years; other exceptions are listed on the program website),
2. The total household income must fall within the program income limits (As of January 27, 2015 the maximum income range was \$68,100 to \$81,720 - maximum income varies by household size and location),
3. The home being purchased must fall within the program purchase price limits (Maximum as of January 27, 2015 was between \$324,000 and \$396,000, depending upon location), and
4. The home must be the primary residence.

An MCC can help the borrower qualify for a larger initial mortgage loan, because the tax savings can be factored into the borrower's available income.

An MCC can be obtained with a variety of mortgage loans, including conventional, FHA, and VA loans. An MCC lender helps the homebuyer apply for the MCC at the same time he/she applies for a mortgage loan.

A number of local lenders participate in this program. For more information, including up-to-date income and sales price limits, you can visit the program website at <http://www.chfloan.org/> or call toll-free (855) 740-8422.

### WISH GRANT

The Federal Home Loan Bank (FHLB) Workforce Initiative Subsidy for Homeowners (WISH) Program provides down payment matching funds for first-time homebuyers participating in the County of Tuolumne's First Time Homebuyer Programs through grants secured by Oak Valley Community Bank and Union Bank on behalf of the County of Tuolumne.

The WISH program provides *up to* \$15,000 for each participating household, matching up to \$3 for each \$1 contributed by the homebuyer(s). The WISH Grant is a matching program. It does not replace the need for a down payment.

### **Requirements**

- Borrower must be a first-time homebuyer,
- Household income falls below the program limits,
- Funds can be used toward down payment and closing costs, and
- Home must be primary residence.

The WISH Grant is forgiven after five years as long as the homeowner continues to own the home. If they sell the home during the five years, they repay the grant on a pro rata basis.

The WISH Program is only available to first time homebuyers who are participating in the County of Tuolumne's First Time Homebuyer Loan Programs and meet program qualifications. Participants cannot



earn more than 80% of the median income as adjusted for household size. Borrowers are required to provide a minimum down payment of 3%.

To apply, please contact Sheila Shanahan in the County of Tuolumne Community Resources Agency Housing Division at (209)533-6904 or [sshanahan@co.tuolumne.ca.us](mailto:sshanahan@co.tuolumne.ca.us). Information, including maximum household income, is also available on the County's website at [www.tuolumnecounty.ca.gov](http://www.tuolumnecounty.ca.gov).

### **CALIFORNIA HOMEBUYER'S DOWN PAYMENT ASSISTANCE PROGRAM (CHDAP)**

The California Housing Finance Agency (CalHFA) offers a California Homebuyer's Down Payment Assistance Program (CHDAP) which provides a deferred-payment junior loan to the homebuyer in an amount up to 3% of the purchase price, or the appraised value, whichever is less. Funds are used for down payment and/or closing costs. This program may be combined with a CalHFA or non-CalHFA, first mortgage loan.

#### **Requirements**

- Be a first-time homebuyer (see CalHFA website for definition),
- Occupy the property as the primary residence,
- Complete homebuyer education counseling,
- Be income qualified,
- Meet the requirements of the lender, and
- Sales price of the home cannot exceed CalHFA's sales price limits established for the county in which the property is located.

Maximum income for the program depends upon household size and the type of primary loan the borrower is using. As an example, the maximum household income for a borrower securing an FHA loan who has four household members is \$76,000. That same household utilizing a USDA loan cannot make more than \$80,050. These maximums are current as of January 27, 2015. Please visit the program website for current information.)

Interest rates will vary depending on the borrower's financial circumstances, lender fees, and other factors. CalHFA does not lend money directly to consumers. CalHFA uses approved private lenders to qualify consumers and to make all mortgage loans. For more information or to find a loan officer please visit [www.calhfa.ca.gov/homebuyer/programs/chdap](http://www.calhfa.ca.gov/homebuyer/programs/chdap).

### **0% DOWN PAYMENT LOANS**

**USDA Loans** - The United States Department of Agriculture (USDA) offers two types of homebuyer loans to lower-income homebuyers living in rural areas. All areas of Tuolumne County qualify as rural. The USDA Guaranteed Loan is secured through a participating lender. Borrowers apply for the USDA Direct Loan directly through a USDA office. The USDA Direct Loan has a subsidy attached to it that reduces a borrower's monthly payment. Both loan products offer 100% financing. Because there is no down payment required, the program is in essence a down payment assistance program.

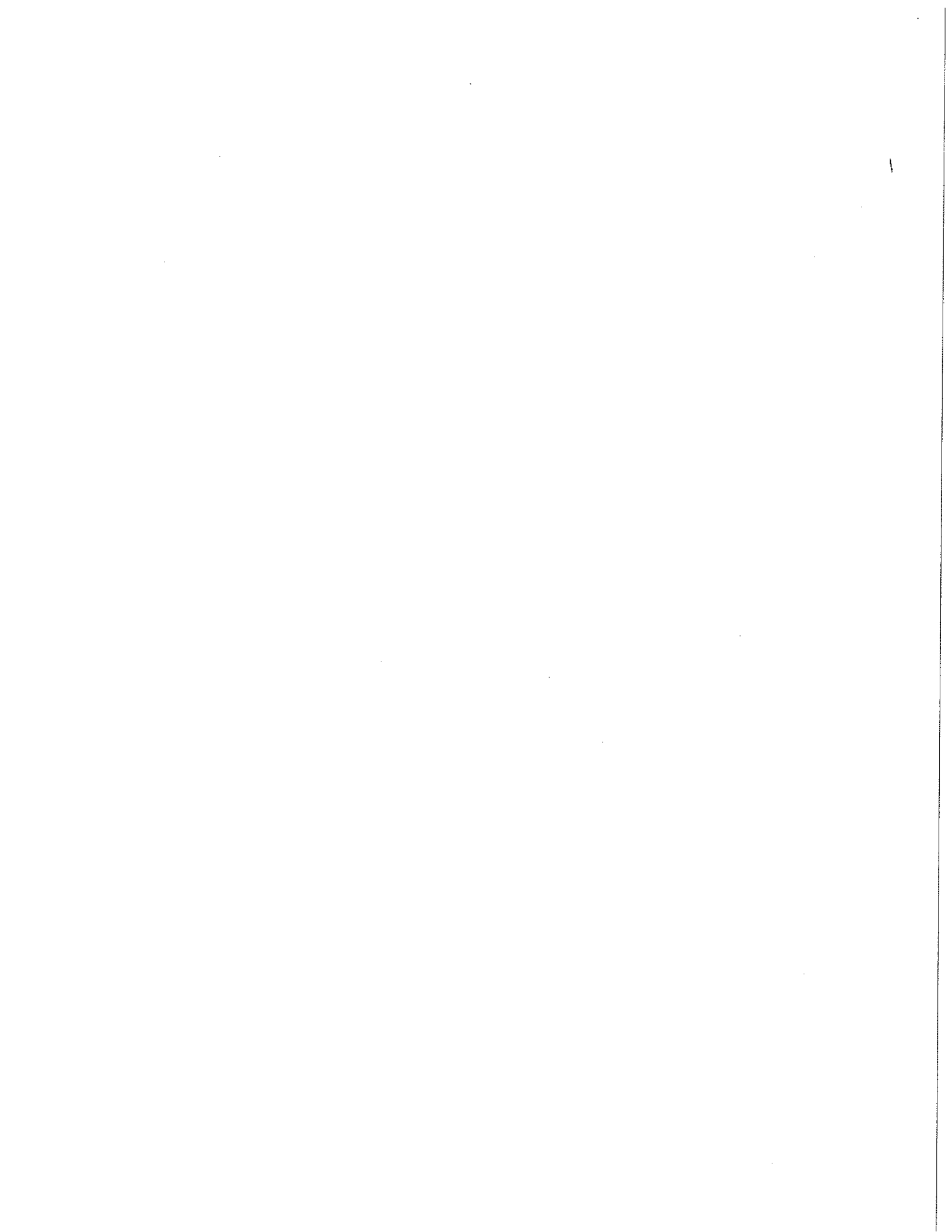
Borrowers can apply for a USDA Guaranteed Loan with local lenders. To apply for the USDA Direct Loan Program, please contact the USDA Fresno Office at (559) 276-7494 or visit the USDA website at [www.rurdev.usda.gov](http://www.rurdev.usda.gov)

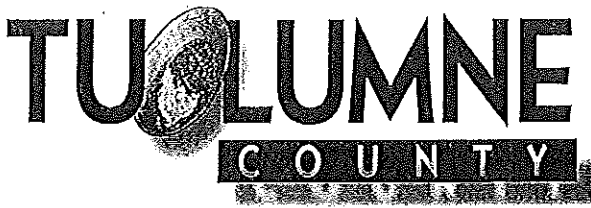
**Specialized Loans** – Eligible homebuyers can also take advantage of loan programs such as Veterans Administration (VA) Loans, The Department of Housing and Urban Development (HUD) HUD 184 Native American Loans, and other loans for certain professions such as teachers and health care workers.

For more information about down payment resources, you may wish to visit:

<http://downpaymentresource.com/>, and

<http://www.americandreamdownpaymentassistance.com/>.





# HOUSING REHABILITATION PROGRAM HOMEOWNERS INFORMATION SHEET

## What Is the Program?

The County of Tuolumne's Housing Rehabilitation for Homeowners Program provides financing through loans for income qualified households living in the unincorporated areas of the County who own their home but are unable to afford to rehabilitate their property. The work to be performed will correct health and safety issues and serious deterioration, such as a leaky roof, non-functioning or poorly functioning appliances, such as a stove or refrigerator, inadequate or no heat, deteriorated windows or doors, leaky pipes and deteriorated exterior paint or stucco. Non-essential items and upgrades will not be a part of the loan.

## How Do I Qualify?

- Homeowners in the unincorporated areas of Tuolumne County whose home is in need of serious health and safety-type repairs.
- Households must be income qualified.
- Homeowner must be current on property taxes and have homeowner's insurance.
- There must be sufficient equity in the property to cover the amount of the loan.
- Home value cannot exceed \$204,000.
- Mobilehomes in rental parks are not eligible for the program.

## What Are the Income Qualifications?

The household must earn at or below 80% of the County median income. Current income figures per household size are listed in the Housing Program Income Qualifications hand-out.

## What Are the Terms of the Loan?

- 30 Year Term.
- Interest-only payments begin in year 15.
- 3% interest.
- Loan is fully due and payable in 30 years or if you sell or transfer your home or no longer live there as your primary residence.

## What Is the Maximum Amount of County Assistance?

An eligible homeowner may qualify for the full cost of rehabilitation/reconstruction work needed to comply with State and local codes and ordinances. The amount of assistance is determined on a case by case basis. The typical range is \$30,000 - \$70,000.

## What Is Involved in the Rehabilitation Process?

- The homeowner provides the County with a list of items to be repaired.
- County staff inspects the property and determines the scope of work.
- The homeowner will select a contractor from the "Approved Contractors List" and solicit bids. The homeowner and the County will review the bids and the homeowner will select a contractor.
- The homeowner enters into a loan agreement with the County to cover the cost of improvements and loan costs such as escrow fees, title insurance and appraisal.
- The homeowner enters into a contract with the contractor.
- Homeowner oversees the work performed and the County inspects the work as it progresses until the work is completed.

## How Are Contractors Selected for the Approved Contractors List?

Any contractor can apply to be on the County's Approved Contractors List as long as they meet the following criteria:

- Contractors are required to be licensed and bonded by the State of California Contractors Licensing Board, and be active and in good standing with the Board.
- Contractors will be checked against HUD's federally debarred list of contractors. No award will be granted to a contractor on that list.
- Contractors must have Comprehensive General Liability and Property Damage Insurance with Combined Single Limits of at least \$1,000,000.
- If applicable, contractors must have worker's compensation, unemployment and disability insurance to the extent required by State law.

## Are Green Building Practices Encouraged?

Homeowners who participate in the program are encouraged to use green building methods and materials such as effective air sealing, weather-stripping, water-saving fixtures, long-lasting materials, low or zero-VOC paint and other green features. Low or zero VOC (volatile organic compounds) paint is paint that does not release toxic emissions into the air. If appliances, such as hot water heater systems, or heating/cooling systems need to be replaced as part of the scope of work, borrowers will be encouraged to use products meeting ENERGY STAR standards.

## Who Do I Contact to Apply or Learn More about the Program?

Please call or email Sheila Shanahan, Housing Program Coordinator at 209-533-6904 or [sshanahan@co.tuolumne.ca.us](mailto:sshanahan@co.tuolumne.ca.us).

